

In re:  
Waldo Alfaro  
Rositsa Manolcheva  
Debtor(s)

Case No. 20-13619-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 02, 2020

User: Adminstra  
Form ID: 309I

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911
14538448	Berkheimer Tax Adminstrator, PO Box 25144, Lehigh Valley, PA 18002-5144
14538449	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14538455	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14538457	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14538458	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14538459	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mccullough Eisenberg@gmail.com	Nov 03 2020 02:54:00	CAROL B. MCCULLOUGH, McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 03 2020 02:55:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Nov 03 2020 02:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 03 2020 02:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 03 2020 02:54:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14538450	+ EDI: IRS.COM	Nov 03 2020 04:03:00	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14548719	EDI: JEFFERSONCAP.COM	Nov 03 2020 04:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14538451	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538452	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14538453	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14553772	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14555209	EDI: Q3G.COM		

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		Nov 03 2020 04:03:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
14538456	Email/Text: jennifer.chacon@spservicing.com	Nov 03 2020 02:55:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14547706	Email/Text: jennifer.chacon@spservicing.com	Nov 03 2020 02:55:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14538447		20-13619
14555973		20-13619
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14555974	*	Berkheimer Tax Adminstrator, PO Box 25144, Lehigh Valley, PA 18002-5144
14555975	*	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14555977	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052
14555976	*+	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14555978	*	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555979	*	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14555980	*	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538454	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555981	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555982	*	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14555983	*	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14555984	*	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14555985	*	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14555986	*	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mccullougheisenberg@gmail.com cbmccullough64@gmail.com
CAROL B. MCCULLOUGH	

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on behalf of Joint Debtor Rositsa Manolcheva mccullougheisenberg@gmail.com cbmccullough64@gmail.com

CHRISTOPHER S. MAHONEY

on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmlawgroup.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1:	<u>Waldo Alfaro</u>	Social Security number or ITIN: xxx-xx-7127
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Rositsa Manolcheva</u>	Social Security number or ITIN: xxx-xx-1597
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 9/8/20
Case number:	20-13619-elf	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Waldo Alfaro	Rositsa Manolcheva
<b>2. All other names used in the last 8 years</b>	dba All Decorative Concrete, LLC, dba Smart Remodeling Solutions, LLC	aka Rositsa Alfaro, dba All Decorative Concrete, LLC
<b>3. Address</b>	675 Eagle Rd. Newtown, PA 18940-2911	675 Eagle Rd. Newtown, PA 18940-2911
<b>4. Debtor's attorney</b> Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: <a href="mailto:mccullougheisenberg@gmail.com">mccullougheisenberg@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 11/2/20

**For more information, see page 2**

